

ABSTRACT

Methods and systems for processing negotiable economic credits (e.g., electronic coupons, cash, incentive and/or awards, etc.) through, or at
5 the request of, a hand held device in association with a transaction broker
communicative with the hand held device and/or point of sale. At least one
negotiable economic credit can be transferred from a transaction broker
communicative with the hand held device to the hand held device or point of
sale. The negotiable economic credit can be stored within a memory of the
10 hand held device for retrieval and processing at a point of sale associated
with a retail establishment, or may be transferred to the point of sale at the
request of the hand held device. The negotiable economic credit can be
associated with a security module for protecting the privacy of the negotiable
economic credit. A user profile can be compiled for utilization during the
15 retrieval of the negotiable economic credit. The user profile can be stored in
a database associated with the transaction broker and/or a database
associated with the hand held device.